Focused 15 Investing - Comprehensive (monthly)							4/9/2021			
Model Portfolio Return and Variability - Since July 18, 2014										
		Model Portfolio Annualized Since 7/18/2014		<u> </u>	<u>Year-to</u> <u>Date</u>	<u>Benchmark</u> Annualized Since 7/18/2014				
1. Low \	√ariability Octet 30 70 - 8 ETFs (sg112.1)	Return 2 8.2%	Variability 7.4%	<u>Ret/Var</u> 1.1	Return 2.8%	Return 7.2%	Variability 8.5%	Ret/Var 0.8	Ret/Var <u>Dif</u> 0.22	
2. Major	4   Onyx 40 60 - Conservative - 8 ETFs	11.6%	8.8%	1.3	4.1%	9.9%	10.7%	0.9	0.40	
3. Major 4 (x2)   Onyx 30 70 - Moderate - 8 ETFs		15.0%	11.7%	1.3	6.0%	12.5%	14.6%	0.9	0.29	
4. Major	4 (x2)   Onyx 40 60 - Aggressive - 8 ETFs	16.5%	13.5%	1.2	7.6%	14.2%	17.3%	0.8	0.43	
Dow Jone	s Ind Avg 100 0	13.4%	18.2%	0.7	11.0%					
L ong-Te	Better: rm Simulated Return and Variability - Sir	Higher	Lower	Higher		Higher	Lower	Higher	Higher	
Long-16	-	ice danue	ary 7, 2	.000						
14.7 -	14.7 - 4. Major 4 (x2)   Onyx 40 60 - Aggressive - 8 ETFs (sg112.4)  3. Major 4 (x2)   Onyx 30 70 - Moderate - 8 ETFs (sg112.3)								14.7	
<u>alized</u>   12.7 -	12.7 - 2 Major 4   Orac 40/60 Companyative 8 ETEs (or442.2)								12.7	
12.7- 2. Major 4   Onyx 40 60 - Conservative - 8 ETFs (sg112.2)  10.7- 11. Low Variability Octet 30 70 - 8 ETFs (sg112.1)										
% 10.7 - Lun	10.7 – 1. Low Variability Octet 30 70 - 8 ETFs (sg112.1)								10.7	
호 8.7-								_	8.7	
	★ DJIA 100/0 Stk/Bnd Worse									
6.7										